

FINANCIAL PACKAGES

Information regarding all the financial packages listed below can also be found at www.ndbusiness.com

Bank of North Dakota

[The Bank of North Dakota](#) (BND) is the only entity of its kind in the nation - a state-owned bank dedicated to promoting commerce, industry and agriculture. BND offers numerous low-interest loan programs in collaboration with a lead lender to meet the financing needs of most any new or expanding business. Programs available through BND:

Partnership in Assisting Community Expansion

The [Partnership in Assisting Community Expansion \(PACE\)](#) fund is an interest buy down loan program available to primary sector business including manufacturing, data processing, communications, telecommunications and targeted service industries. PACE funds are designed to assist communities in expanding their economic base by providing for new job development.

MATCH Program

The [MATCH](#) program is designed to attract financially strong companies. Loan funds may be used to finance real estate, machinery and equipment, and for the purchase or lease of equipment. The program targets manufacturing, processing and value-added industries.

Beginning Entrepreneur Loan Guarantee

The [Beginning Entrepreneur Loan Guarantee](#) program is designed to assist in business start-up financing by providing a financial institution with an 85 percent guaranty of a loan not to exceed \$100,000.

North Dakota Department of Commerce

The [North Dakota Department of Commerce](#) leads the state's efforts to attract, retain and expand economic wealth. Charged with coordinating and focusing the state's economic development resources, the Commerce team works closely with local and regional partners to accomplish that task. The Economic Development and Finance division provides full-service site location, incentive packaging and business liaison assistance.

Agricultural Products Utilization Commission

The [Agricultural Products Utilization Commission \(APUC\)](#) fosters the development of new and expanded uses of North Dakota agricultural products. APUC dollars can be used for product research, prototype development, feasibility studies, marketing plans and activities where there is a strong potential for development, commercialization and job creation in North Dakota.

Community Development Block Grant

The [Community Development Block Grant \(CDBG\)](#) program awards funds to communities for real property, site improvements and infrastructure, and as a guarantee to fund working capital. CDBG is designed to assist primary sector and retail sector businesses looking to establish or expand in communities and can be debt or equity. The primary beneficiaries of these projects must be very low and low income individuals.

North Dakota Development Fund

Primary sector businesses can secure up to \$300,000 in financial assistance for use in real estate, equipment and working capital through the [North Dakota Development Fund](#). The Development Fund provides "gap" financing not available from more traditional sources. Funds are available through direct loans, participation loans, subordinated debt and equity investments. These options provide long-term and short-term capital to new, expanding or relocating primary sector businesses.

The Development Fund also administers the [Regional Rural Revolving Loan Fund](#), which provides funding for primary-sector projects located in a community of less than 8,000 in population or located more than five miles outside the city limits.

Also, administered by the North Dakota Development Fund, the [New Venture Capital Program](#) through the Bank of North Dakota is an innovative financial program that provides flexible financing through debt and equity investments for new or expanding businesses in the state of North Dakota.

Partners in Marketing

[Partners in Marketing Grants](#) provide up to \$25,000 per biennium to local professional economic development organizations for marketing activities that promote primary sector business attraction, retention or expansion.

Renaissance Zones

A [Renaissance Zone](#) is typically in a city consisting of residential and commercial properties that need to be revitalized and redeveloped to attract businesses and residents. The Act provides for certain types of tax exemptions and credits to encourage investment in these properties

Tourism Division Grant Programs

The Tourism Division offers a [Matched Grant Program](#) that provides a maximum grant of \$5,000 for in-state promotion of regional tourism offerings. Contact [Fred Walker](#), International Travel Marketing Director, for more information.

Grants are also offered for local non-profit organizations to fund infrastructure and building needs at new or expanding tourist and recreational facilities. Contact [Sarah Otte-Coleman](#), Director, for more information.

Workforce Enhancement Grants

The [Workforce Enhancement Grants](#) provide a mechanism for the institutions of higher education assigned primary responsibility for workforce training in North Dakota to apply for funding to help create or enhance training programs that address workforce needs of private sector employers in North Dakota.

U.S. Department of Agriculture/Small Business Administration

The [U.S. Department of Agriculture's \(USDA\) Rural Development](#), and the [Small Business Administration \(SBA\)](#) offer a variety of financing programs for companies. Rural Development focuses on loan guarantees, grants and direct loans; SBA offers lending, guaranty and equity investment programs.

USDA – Rural Development Funding

Eight different programs exist within the [Business-Cooperative Programs](#):

[Business and Industry Guaranteed Loans](#)

[Rural Business Enterprise Grants](#)

[Rural Business Opportunity Grants](#)

[Rural Cooperative Development Grants](#)

[Intermediary Relending Program](#)

[Rural Economic Development Loans and Grants](#)

[Value-Added Producer Grants](#)

[Renewable Energy & Energy Efficiency Grants](#)

SBA Financial Assistance

[SBA's finance programs](#) enhance the ability of lenders to provide long- and short-term loans to small businesses that might not qualify through normal lending channels. There are four basic types of SBA lending, guaranty and equity investment programs available:

[7\(a\) Loan Guaranty Program](#)

[7\(m\) Microloan Program](#)

[504 Certified Development Company Loan](#)

Local Economic Development Organizations

Over 40 communities and counties in North Dakota have economic developers. In addition, more than 80 communities have in place a one percent sales tax that can be used as economic development revenue for staffing, marketing, loan programs and other development incentives. [Click here for a list of all local economic development organizations.](#)

INCENTIVES & CERTIFICATIONS

Information regarding all the incentives listed below can also be found at www.ndbusiness.com

Tax Credit Certification

To acquire certain tax incentives, a company must be certified by the director of the Economic Development and Finance Division of the Department of Commerce. Most of the state's economic development tools and incentives are targeted toward primary sector businesses. In fact, legislation for several of these incentives specifies that a business must be 'certified' as a primary sector business by the director of the Economic Development & Finance Division of the North Dakota Department of Commerce. Certification does not guarantee receipt of any incentive, but being certified as a primary sector business can be an important first step in the process.

Programs and incentives that may require certification include:

[New Jobs Training](#)

[Research and Development Company Certification to Sell, Transfer or Assign Unused Tax Credit](#)

[Sales Tax Exemption on Computer and Telecommunications Equipment](#)

[Seed Capital Investment Tax Credit](#)

[Primary-Sector Certification Form](#)

"Primary sector business" means an individual, corporation, limited liability company, partnership, or association which through the employment of knowledge or labor adds value to a product, process, or service that results in the creation of new wealth. The term includes tourism but does not include production agriculture.

[Microbusiness Certification](#)

A "microbusiness" is a company with five or fewer employees, located in an economically viable small community. Additional qualifications and definitions are noted on the application form.

[Research and Development Company Certification](#)

A business must be certified as a "qualified research and development company" before a taxpayer can elect to sell, transfer, or assign all or part of its unused Research and Experimental Expenditure Tax Credit.

[Seed Capital Investment Tax Credit Certification](#)

A taxpayer is entitled to a credit against state income tax liability if they make a qualified investment in a "qualified business" for the Seed Capital Tax Credit.

[Agricultural Business Investment Tax Credit Certification](#)

A taxpayer is entitled to a credit against state income tax liability if they make a qualified investment in a "qualified business" for the Agricultural Business Tax Credit.

Tax Incentives

Whether you are looking for traditional tax incentives or innovative opportunities like the Renaissance Zones, you will find North Dakota has a lot to offer. [Download this brochure from the State Tax Commissioner](#) to learn more about these opportunities and discover which incentives are best suited for you and your business.

RESOURCES

This section provides a variety of helpful links to both publications and web sites useful in economic and community development activities.

Local: [Acronym Sheet](#)

A listing of helpful acronyms used by various federal, state and economic development agencies. (PDF)

[ND Department of Commerce Programs & Services](#)

An overview of all programs and services offered by the North Dakota Department of Commerce. (PDF)

[North Dakota Housing & Financing - Statewide Technical Assistance Team \(STAT\)](#)

STAT aids communities in developing a housing strategy, and offers the continued education and support they need. (PDF)

Web: [ND Department of Commerce Organizational Structure](#)

Breakout of ND Department of Commerce staff by division.

[ND Department of Commerce Programs & Services](#)

An overview of all programs and services offered by the North Dakota Department of Commerce.

[ND Quick Facts](#)

A summary of information valuable to site selectors and others wanting to develop business in North Dakota.

[Selling Goods/Services to State of North Dakota](#)

Information from the State Procurement Office on how to register to be a vendor to the state, or to bid on state projects.

[North Dakota Small Business Development Center](#)

SBDC provides business assistance in the form of counseling, training, and research to existing and prospective small businesses which results in job creation or retention and economic wealth.

[Tourism Development Assistance Tools](#)

Resources to aid in the development of tourism venues.

[Center for Technology & Business: Woman-Owned Business Certification](#)

Certification available to companies with at least 51 percent ownership by women.

[North Dakota Roots](#)

Provides new North Dakotans with either a below market interest rate loan or a market interest rate home loan that includes down payment and closing costs assistance.

[North Dakota Housing & Finance – Development Resources](#)

Provides community leaders and housing developers with the technical and financial assistance needed to define local needs and to devise development strategies.

[North Dakota Trade Office – International Business Resources](#)

Comprehensive network of export service providers dedicated to North Dakota and the state's business community. The service network includes international shippers, law firms, bankers and other export trade professionals ready to help companies succeed in the global marketplace.

[Innovate ND](#)

Entrepreneurial competition to grow ideas.

[Centers of Excellence](#)

Partnership opportunities between North Dakota universities and business.

[Workforce Development](#)

Programs and services to aid in workforce development in communities, including intern funding opportunities.

[Champion Communities](#)

Visit for a listing of Champion Communities in North Dakota

[Dakota MEP](#)

Partnership of federal, state, local and private sector resources designed to help improve the ability of small to medium size manufacturers to compete in a global economy.

[Native American Industrial Business Office](#)

The American Indian Business Development Office provides high quality assistance to existing and prospective American Indian small businesses in the form of counseling, training, and research resulting in job creation or retention and economic wealth.

CONTACTS

Federal Agencies

Representative Pomeroy

Washington, DC

Congressman Earl Pomeroy
1501 Longworth House Office Building
Washington, DC 20515
Phone: (202) 225-2611

Bismarck District Office

Congressman Earl Pomeroy
Room 328, Federal Building
220 East Rosser Avenue
Bismarck, ND 58501
Phone: (701) 224-0355

Fargo District Office

Congressman Earl Pomeroy
3003 32nd Ave S Suite 6
Fargo, ND 58103
Phone: (701) 235-9760

Senator Dorgan

Washington, DC

322 Hart Senate Office Bldg.
Washington, DC 20510
Phone: (202) 224-2551

Bismarck

312 Federal Building
PO Box 2579
Bismarck, ND 58502
Phone: (701) 250-4618
Phone: (800) 666-4482

Fargo

1802 32nd Ave South Suite B
PO Box 9060
Fargo, ND 58106
Phone: (701) 239-5389
Phone: (800) 666-4482

Minot

Suite 105
100 1st Street, SW
Minot, ND 58701
Phone: (701) 852-0703
Phone: (800) 666-4482

Grand Forks

102 North 4th Street
Grand Forks, ND 58201
Phone: (701) 746-8972
Phone: (800) 666-4482

Senator Conrad

Washington, DC

530 Hart Senate Office Building
United States Senate
Washington, DC 20510-3403
Phone: (202) 224-2043

Bismarck

U.S. Federal Building, Room 228
220 East Rosser Avenue
Bismarck, ND 58501
Phone: (701) 258-4648

Fargo

U.S. Federal Building, Room 306
657 2nd Avenue North
Fargo, ND 58102
Phone: (701) 232-8030

Minot

U.S. Federal Building, Room 105
100 1st Street SW
Minot, ND 58701
Phone: (701) 852-0703

Grand Forks

U.S. Federal Building, Room 104
102 North 4th Street
Grand Forks, ND 58203
Phone: (701) 775-9601

US Department of Agriculture

North Dakota Office

Clare A. Carlson, State Director
USDA, Rural Development
Federal Building, Room 208
220 East Rosser Ave.
P.O. Box 1737
Bismarck, ND 58502
Phone: (701) 530-2037
Email: Clare.Carlson@ND.usda.gov

US Department of Commerce Economic Development Administration

Denver Regional Office

Robert E. Olson, Regional Director
410 17th Street, Suite 250
Denver, CO 80202
Phone: (303) 844-4714
Email: rolson@eda.doc.gov

(Colorado, Iowa, Kansas, Missouri, Montana, North Dakota,
Nebraska, South Dakota, Utah, Wyoming)

Small Business Administration

North Dakota District Office

657 2nd Avenue North, Room 218
P.O. Box 3086
Fargo, ND 58108-3086
Phone: (701) 239-5131

[Local Information](#)

State Agencies

North Dakota Department of Commerce

Shane Goettle, Commissioner
1600 E Century Ave, Suite 2
PO Box 2057
Bismarck, ND 58502-2057
Phone: (701) 328-5300

North Dakota Trade Office

Susan Geib
112 University Dr. North, Suite 260
Fargo, ND 58102-4661
Phone: (701) 235-3638

North Dakota American Indian Business Development Office

Nathan Berseth
4152 30th Ave. South, Suite 102
Fargo, ND 58104-8403
Phone: (701) 356-2662

Bank of North Dakota

1200 Memorial Hwy
Bismarck, ND 58504
Phone: (701) 328-5600
Toll-Free: (800) 472-2166
TDD: (800) 643-3916 (*TelePhone: Device for the Deaf*)
Email: bndsl@nd.gov

Job Service North Dakota

PO Box 5507
Bismarck, ND 58506-5507
Phone: (701) 328-2825
Toll-free TTY Relay ND: (800) 366-6888

North Dakota Department of Health

Terry Dwelle, State Health Officer
600 East Boulevard Avenue
Bismarck, ND 58505-0200
Phone: (701) 328.2372
Email: tdwelle@state.nd.us

North Dakota Department of Transportation

608 East Boulevard Avenue
Bismarck, ND 58505-0700
Phone: (701) 328-2500
Email: dot@nd.gov

North Dakota Housing Finance Agency

Bismarck Main Office

1500 East Capitol Avenue
PO Box 1535
Bismarck, ND 58502-1535
Phone: (701) 328-8080
ND Toll-Free: (800) 292-8621
TTY: (800) 366-6888

Fargo Field Office

Phone: (701) 239-7255
ND Toll-Free: (877) 239-3200
TTY: (800) 366-6888

North Dakota Insurance Commission

600 E. Boulevard Ave., Fifth Floor
Bismarck, ND 58505-0320
Phone: (701) 328-2440
Toll-Free: (800) 247-0560
Email: insurance@nd.gov

North Dakota Public Service Commission

600 E. Boulevard Ave., Dept. 408
Bismarck, ND 58505-0480
Phone: (701) 328-2400
TTY: (800) 366-6888
Email: ndpsc@nd.gov

North Dakota Secretary of State

Al Jaeger, Secretary of State
600 E Boulevard Ave., Dept. 108, 1st Floor
Bismarck, ND 58505-0500
Phone: (701) 328-2900
Toll-Free: (800) 352-0867
Email: sos@nd.gov

North Dakota Tax Department

Office of State Tax Commissioner
600 E. Boulevard Ave., Dept. 127
Bismarck, ND 58505-0599
Phone: (701) 328-2770
TDD: (800) 366-6888
Email: taxinfor@nd.gov

North Dakota Water Commission

North Dakota State Water Commission
900 East Boulevard Avenue, Dept. 770
Bismarck, ND 58505-0850
(701) 328-2750
Email: swc@nd.gov

North Dakota Regional Planning Councils

REGION I

Tri-County Regional Development Council
22 East 2nd Street
PO Box 697
Williston, ND 58802-0697
Phone: (701) 577-1358
Email: Everette Enno: everettee@ci.williston.nd.us
Sandra Haagenson: sandrah@ci.williston.nd.us

REGION II

Souris Basin Planning Council
925 20th Avenue SW
PO Box 2024
Minot, ND 58702-2024
Phone: (701) 839-6641
Email: info@sourisbasin.org

REGION III

North Central Planning Council
Memorial Building
PO Box 651
Devils Lake, ND 58301
Phone: (701) 662-8131
Email: rickncpc@gondtc.com

REGION IV

Red River Regional Council
Chase Building
516 Cooper Avenue, Suite 101
Grafton, ND 58237
Phone: (701) 352-3550
Email: rrrc@nd.gov

REGION V

Lake Agassiz Regional Council
417 Main Avenue
Fargo, ND 58103
Phone: (701) 239-5373
Email: info@lakeagassiz.com

REGION VI

South Central Dakota Regional Council
120 2nd Street SE
PO Box 903
Jamestown, ND 58402-0903
Phone: (701) 952-8060
Email: scdrc@daktel.com

REGION VII

Lewis & Clark Regional Development Council
400 East Broadway, Suite 418
Bismarck, ND 58501
Phone: (701) 255-4591
Email: lcrdc@lewisandclarkrdc.org

REGION VIII

Roosevelt Custer Regional Council for Development
200 Pulver Hall
Dickinson, ND 58601-4857
Phone: (701) 483-1241
Email: info@rooseveltcuster.com

State Groups

North Dakota Association of Counties

Mark Johnson, CAE Executive Director
1661 Capitol Way
PO Box 877
Bismarck, ND 58502-0877
Phone: (701) 328-7300
Toll-Free: (800) 932-8730
Email: ndaco@ndaco.org

North Dakota League of Cities

Connie Spry
410 East Front Avenue
Bismarck, ND 58504
Phone: (701) 223-3518
Toll-Free: (800) 472-2692
Email: info@ndlc.org

Economic Development Association of North Dakota

PO Box 2639
Bismarck ND 58502
Phone: (701) 222-0929
Email: ednd@ednd.org

North Dakota Bankers Association

Rick Clayburgh
122 East Main Avenue, Suite 201
PO Box 1438
Bismarck, ND 58502-1438
Phone: (701) 223-5303
E-mail: ndba@ndba.com

North Dakota Trade Office

Susan Gieb, Executive Director
Phone: (701) 235-2379
Email: susan@ndto.com

North Dakota American Indian Business Development Office

Nathan Berseth, Director
Phone: (701) 356-2662
Email: nathanberseth@impactfdn.org

Dakota Manufacturing Extension Partnership

1929 N. Washington St., Suite M
Bismarck, ND 58501
Phone: (701) 328-5476
Phone: (866) 297-8250
Fax: (701) 328-5478
Email: info@dakotamep.com

Rural Development Council / Center for Technology and Business

115 N. 2nd Street
PO Box 2535
Bismarck, ND 58502
Phone: (701) 223-0707

Small Business Development Centers

Bon Wikenheiser, North Dakota Center
Phone: (701) 328-5375
Email: bon@ndsdbc.org

Accelerate
your impact on
Rural North Dakota

University Programs

Center for Community Engagement – UND

Lana Rakow , Director
317 Cambridge, Stop 8254
University of North Dakota
Grand Forks, ND 58202-8254
Phone: (701) 777-2287
Email: lanarakow@mail.und.nodak.edu

Center for Innovation – UND

Ina Mae Rude Entrepreneur Center
University of North Dakota
4200 James Ray Drive
Grand Forks, ND 58203
Phone: (701) 777-3132

Strom Center- DSU

Strom Center for Entrepreneurship and Innovation
Dickinson State University
Mailing Address: 291 Campus Drive
Physical Address: 1679 6th Avenue West
Dickinson, ND 58601
Phone: (701) 483.2756
Fax: (701) 483.2062
Email: strom.center@dickinsonstate.edu

Horizons Leadership Program – Extension

NDSU Extension Service - Center for Community Vitality

Kathleen Tweeten, Director
Sandy Erickson, Administrative Office Manager
2718 Gateway Ave., Suite 104
Bismarck, ND 58503
Phone: (701) 328-9718
Email: kathleen.tweeten@ndsu.nodak.edu
sandra.k.erickson@ndsu.nodak.edu

Rural Leadership North Dakota - Extension

Marie Hvidsten, RLND Program Director
309 Morrill Hall
North Dakota State University
Fargo, ND 58105-5437
Phone: (701) 231-5803
E-mail: ndsu.ruralleadership@ndsu.edu

Tribal

Three Affiliated Tribes

Chairman Marcus Wells, Jr.
Three Affiliated Tribes Business Council
404 Frontage Road
New Town, ND 58763
Phone: (701) 627-4781
Email: mwellsjr@mhanation.com

Spirit Lake

Chairperson Myra Pearson
Box 359
Fort Totten, ND 58335
Phone: (701) 766-4221
Email: mpearson@spiritlakenation.com

Standing Rock

Chairman Ron His Horses Thunder
200 Proposal Avenue
P.O Box 473
Fort Yates, ND 58538
Phone: (701) 854-7201
Email: ronhishorse@aol.com

Turtle Mountain

Chairman David Brien
Highway 5 West
PO Box 900
Belcourt, ND 58316
Phone: (701) 477-2600
Email: corey_lav@yahoo.com

Others

Impact Procurement Assistance Center

Fargo Office

Impact Foundation
4152 30th Ave. South, Suite 102
Fargo, ND 58104

Bismarck Office

Impact Foundation
1661 Capitol Way
Bismarck, ND 58501
Phone: (701) 271-0263
Toll-Free: (866) 451-9249
Email: info@impactfdn.org

CommunityWorks North Dakota

400 E. Broadway Ave., Suite 418
Bismarck, ND 58501
Phone: (701) 255-4591
Email: cwnd@communityworksnd.org

Eastern Dakota Housing Alliance

Grace Backman
3233 South University Drive
Fargo, ND 58104
Phone: (701) 364-2833
Email: grace@edha.org

Griggs-Steele Empowerment Zone

602 Lincoln Avenue South
Finley, ND 58230
Phone: (701) 524-2240
Email: info@griggs-steeleez.org

Champion REAP Alliance

Laura Every
Email: levery@gondtc.com

Marketplace for Entrepreneurs

311 East Thayer Avenue, Suite C
Bismarck, ND 58501
Phone: (701) 663-0150
Toll-Free: (888) 384-8410

SCORE (Service Corps of Retired Executives)

Bismarck/Mandan SCORE
Phone: (701) 388-2314
Email: jnoehl@loretel.net